

EXHIBIT

7



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 16, 2018

FIRST CLASS & CERTIFIED MAIL

Felipe D. Mercedes
160-162 Whittier Avenue
Providence, RI 02909

9489 0090 0027 6062 5060 81

RE: NOTICE OF DEFAULT

Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Dear Sir/Madam:

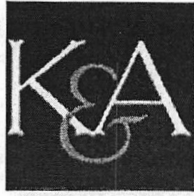
THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 in Book 6157, Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$49,868.96. DEMAND is hereby made upon you to cure this default by August 20, 2018. In order to cure this default, you must pay the total amount of \$49,868.96. The amount must be received in certified funds.

You are advised that unless the amount stated above is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 20, 2018, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

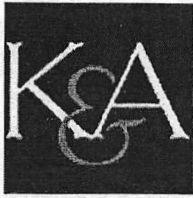
Please give this your immediate attention.

Very truly yours,

A handwritten signature in black ink, appearing to read 'WHP', is written over the typed name 'Walter H. Porr, Jr.'.

Walter H. Porr, Jr.
WP/ke

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 16, 2018

FIRST CLASS & CERTIFIED MAIL

Adelaida D. Mercedes
160-162 Whittier Avenue
Providence, RI 02909

9489 0090 0027 6062 5060 98

RE: NOTICE OF DEFAULT

Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 in Book 6157, Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$49,868.96. DEMAND is hereby made upon you to cure this default by August 20, 2018. In order to cure this default, you must pay the total amount of \$49,868.96. The amount must be received in certified funds.

You are advised that unless the amount stated above is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 20, 2018, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM — 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'WHP', is written over the typed name 'Walter H. Porr, Jr.'.

Walter H. Porr, Jr.

WP/ke

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 16, 2018

FIRST CLASS & CERTIFIED MAIL

Felipe D. Mercedes
162 Whittier Avenue 1
Providence, RI 02909

9489 0090 0027 6062 5061 04

RE: NOTICE OF DEFAULT

Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 in Book 6157, Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$49,868.96. DEMAND is hereby made upon you to cure this default by August 20, 2018. In order to cure this default, you must pay the total amount of \$49,868.96. The amount must be received in certified funds.

You are advised that unless the amount stated above is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 20, 2018, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'WHP', is written over the typed name of Walter H. Porr, Jr. The signature is fluid and cursive.

Walter H. Porr, Jr.
WP/ke

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 16, 2018

FIRST CLASS & CERTIFIED MAIL

Felipe D. Mercedes
162 Whittier Avenue
Providence, RI 02909

9489 0090 0027 6062 5061 11

RE: NOTICE OF DEFAULT

Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 in Book 6157, Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$49,868.96. DEMAND is hereby made upon you to cure this default by August 20, 2018. In order to cure this default, you must pay the total amount of \$49,868.96. The amount must be received in certified funds.

You are advised that unless the amount stated above is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 20, 2018, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'WHP', is written over the typed name 'Walter H. Porr, Jr.'.

Walter H. Porr, Jr.
WP/ke

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 16, 2018

FIRST CLASS & CERTIFIED MAIL

Adelaida D. Mercedes
162 Whittier Avenue 1
Providence, RI 02909

9489 0090 0027 6062 5061 28

RE: NOTICE OF DEFAULT

Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 in Book 6157, Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$49,868.96. DEMAND is hereby made upon you to cure this default by August 20, 2018. In order to cure this default, you must pay the total amount of \$49,868.96. The amount must be received in certified funds.

You are advised that unless the amount stated above is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 20, 2018, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'WHP', is written over the typed name 'Walter H. Porr, Jr.' and the initials 'WP/ke'.

Walter H. Porr, Jr.
WP/ke



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

July 16, 2018

FIRST CLASS & CERTIFIED MAIL

Felipe D. Mercedes
c/o John Ennis, Esq.
1200 Reservoir Avenue
Cranston, RI 02920

9489 0090 0027 6062 5061 35

RE: NOTICE OF DEFAULT

Property Address: 160-162 Whittier Avenue, Providence, RI 02909
Our File No. 16-026628

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Shellpoint Mortgage Servicing as servicer for The Bank Of New York Mellon FKA The Bank Of New York As Trustee For The Benefit Of The Certificateholders Of The CWABS Inc., Asset-Backed Certificates, Series 2004-2 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Felipe D. Mercedes and Adelaida D. Mercedes to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Domestic Bank dated October 30, 2003 in the original principal amount of \$140,000.00 in Book 6157, Page 335 in the Records of Land Evidence in the City of Providence, RI, which mortgage secures a Note of Felipe D. Mercedes to Domestic Bank, a Federal Savings Bank of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the November 1, 2015 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$49,868.96. DEMAND is hereby made upon you to cure this default by August 20, 2018. In order to cure this default, you must pay the total amount of \$49,868.96. The amount must be received in certified funds.

You are advised that unless the amount stated above is received by the Mortgagee, c/o Korde & Associates, P.C., 900 Chelmsford Street, Suite 3102, Lowell, MA 01851 by August 20, 2018, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'WHP', is written over the typed name 'Walter H. Porr, Jr.'.

Walter H. Porr, Jr.
WP/ke

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851
PHONE: 978-256-1500 / FAX: 978-256-7615
HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY